

Angela Tese-Milner, Esq.
The Law Firm of Tese & Milner
735 Wickham Avenue
P.O. Box 35
Mattituck, New York 11952
212-475-3673

*Attorneys for the Chapter 7 Trustee,
Angela Tese-Milner, Esq.*

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK _____ X

In re:

Kelly Watson ,

Case No. **19-10253** (MG)
Chapter 7 Case

Debtor.

_____ X

**TRUSTEE'S OBJECTION TO DEBTOR'S REQUEST FOR LOSS MITIGATION
ORDER**

TO THE HONORABLE MARTIN GLENN,
UNITED STATES BANKRUPTCY JUDGE:

Angela Tese-Milner, Esq., the Chapter 7 trustee (hereinafter "**Trustee**") for the estate of Kelly Watson a/k/a Kelly Sue Watson (hereinafter "**Debtor**") joins in the Objection of Nationstar Mortgage LLC ("Nationstar") as Servicer for The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JP Morgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Trust 2006-AR6 Mortgage Pass-Through Certificates Series 2006-AR6 (the "Investor"), to the Debtor's application for loss mitigation, and represents as follows:

1. On or about January 29, 2019, the Debtor filed a voluntary petition (hereinafter "**Petition**") under Chapter 7 of Title 11 of the United States Code (hereinafter "**Bankruptcy Code**"). A 341 meeting of creditors was held on February 28, 2019, and Angela Tese-Milner became the permanent Trustee.

2. The Debtor is a serial filer and has filed a Chapter 13 bankruptcy petition, Case No. 15-11956 (jlg) on 07/25/2015, which was dismissed.

3. The United States Bankruptcy Court Southern District of New York Loss Mitigation Program Procedures define property subject to Loss Mitigation as: “ B. PROPERTY- The term “Property” means any real property or cooperative apartment used as a principal residence in which an eligible Debtor holds an interest.” The property which the Debtor has proposed for Loss Mediation is 9 a single family residence located at 2 NE 48th Street, Miami, Florida 33137 (hereinafter “**Property**”). The Property is an investment property, which provides the Debtor with rental income, and is not the Debtor’s principal residence. The Debtor is a resident of New York City according to her Bankruptcy Petition. Accordingly, the Debtor’s investment property does not qualify for loss mediation.

4. The Trustee has contacted the secured creditor, and is investigating whether the Property could have residual value for the benefit of the estate.

Dated: New York, New York
March 14, 2019

By: /s/A .Tese-Milner, Esq.
Angela Tese-Milner, Esq.
The Law Firm of Tese & Milner
735 Wickham Avenue
P.O. Box 35
Mattituck, New York 11952
212-475-3673

